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JAN 22 2004

OFFICIAL

AMENDMENT TO
PATENT APPLICATION

Serial No.: 09/483,537

Inventor: Robert D. Wilson

Filed: 01/14/2000

Examiner: Kelly S. Campen

Group Art
Unit: 3624Attorney
Docket No.: BLO 1134-014 (1565-002)Title: SPENDING VEHICLES
FOR PAYMENTS

CERTIFICATE OF MAILING UNDER 37 CFR §1.8 (a)

Date of Deposit: January 22, 2004

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Robert G. Hall

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
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Dear Sir:

The following amendments and remarks are in response to the Examiner's office action mailed on October 22, 2003. A **LISTING OF CLAIMS** begins on page 2 of this paper.

REMARKS/ARGUMENTS begin on page 8 of this paper.